

SERFF Tracking Number: AEGJ-128495278 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: Claims Denied Report/

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Long Term Care

SERFF Tr Num: AEGJ-128495278 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Accepted State Tr Num: RPT-LTC 2011

For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num:

State Status: Closed-Accepted for
Informational Purposes

Filing Type: Form

Author: Jera Dawson

Reviewer(s): Donna Lambert

Date Submitted: 06/20/2012

Disposition Date: 06/22/2012

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Claims Denied Report

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/22/2012

State Status Changed: 06/22/2012

Deemer Date:

Created By: Jera Dawson

Submitted By: Jera Dawson

Corresponding Filing Tracking Number:

Filing Description:

Transamerica Life Insurance Company - Claims Denied Report

State Narrative:

Company and Contact

Filing Contact Information

Jera Dawson,

Jera.Dawson@transamerica.com

1900 L Don Dodson

817-285-3470 [Phone]

Bedford, TX 76021

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Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$0.00	06/20/2012	

<i>SERFF Tracking Number:</i>	<i>AEGJ-128495278</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>RPT-LTC 2011</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Claims Denied Report/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/22/2012	06/22/2012

<i>SERFF Tracking Number:</i>	<i>AEGJ-128495278</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Claims Denied Report/</i>		

Disposition

Disposition Date: 06/22/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGJ-128495278</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>RPT-LTC 2011</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Claims Denied Report/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Claims Denied Report	Accepted for Informational Purposes	No

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State: Arkansas

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Company Tracking Number:

TOI: LTC06 Long Term Care - Other

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Product Name: Long Term Care

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Supporting Document Schedules

Item Status:

Status

Date:

Bypassed - Item: Flesch Certification

Bypass Reason: N/A

Comments:

Item Status:

Status

Date:

Bypassed - Item: Application

Bypass Reason: N/A

Comments:

Item Status:

Status

Date:

Bypassed - Item: Health - Actuarial Justification

Bypass Reason: N/A

Comments:

Item Status:

Status

Date:

Bypassed - Item: Outline of Coverage

Bypass Reason: N/A

Comments:

Item Status:

Status

Date:

Satisfied - Item: Claims Denied Report

Accepted for Informational
Purposes

06/22/2012

Comments:

Attachments:

state_letter.07.AR.2011.pdf

naic_form.7.AR.2011.pdf



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 93019
Hurst, TX 76053-3019
Telephone: 1-866-745-3542 Fax: (866) 630-7502

May 15, 2012

Jay Bradford
Commissioner of Insurance -- State of Arkansas
1200 W. Third Street
Little Rock, AR 72201-1904

Re: Claims Denied Report

Dear Mr. Bradford:

In compliance with the requirements to report denied claims under HIPAA, the number of LTC claims denied in 2011 is 39, which is 2.95% of 1321 claims paid in your state.

Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Carolyn J. Eickenberg". The signature is written in a cursive, flowing style.

Carolyn Eickenberg
Vice President, Claims
Long Term Care Division

Claims Denial Reporting Form
Long-Term Care Insurance

For the State of Arkansas
For the Reporting Year of 2011

Company Name: Transamerica Life Insurance Company Due: June 30 annually
 Company Address: P.O. Box 93019, Hurst TX 76053-3019
 Company NAIC Number: 468 86231
 Contact Person: Carolyn Eickenberg Phone Number: 1-866-745-3542

Line of Business: X Individual Group

Instructions: The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the options below:

 Per Claimant -- counts each individual who makes one or a series of claim requests

 X Per Transaction -- counts each individual claim payment request.

"Denied" means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. "Denied" does not include a request for payment that is in excess of the applicable contractual limit.

In - Force Data:

	State Data	Nationwide Data 1
Total Number of In-force Policies (Certificates) as of	1,990	311,037

		State Data	Nationwide Data 1
1	Total Number of Long-Term Care Claims Reported	1,321	157,056
2	Total Number of Long-Term Care Claims Denied / Not Paid	166	13,528
3	Number of Claims Not Paid due to Preexisting Condition Exclusion	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	127	10,803
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	39	2,725
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	2.95%	1.74%
7	Number of Long-Term Care Claim Denied due to:		
8	Long-Term Care Services Not Covered under the Policy 2	2	248
9	Provider / Facility Not Qualified under the Policy 3	11	533
10	Benefit Eligibility Criteria Not Met 4	0	98
11	Other	26	1,846

1 The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.

2 Example--home health care claim filed under a nursing home only policy.

3 Examples--a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.

4 Examples--a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.